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PATENT

ATTORNEY DOCKET NO.: 048657-5001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Edward MCLAUGHLIN *et al.*

Serial No.: 09/277,189

Filed: March 26, 1999

For: ELECTRONIC BILL PRESENTATION
AND PAYMENT METHOD AND
SYSTEM



Group Art Unit: 2761

Examiner: Unassigned

Assistant Commissioner for Patents
Washington, D.C. 20231

DECLARATION FOR PATENT APPLICATION

Sir:

As a below-named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am an original, first, and joint inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled **Electronic Bill Presentation and Payment Method and System**, the specification of which was filed March 26, 1999.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

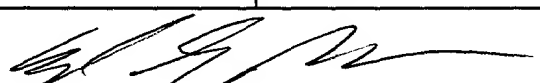
I hereby declare that all statements made herein of my knowledge are true and that all statements made of information and belief are believed to be true; and further that these statements were made with a knowledge that willful false statements in like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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